

MAY 21 2005

URGENT

Application number: 09/396005

Art Unit: 3621

Applicant: Khai Hee Kwan

Examiner: James A Reagan.

Title: Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents
Alexandria, VA 22313-1450

Fax: 703-305-7687

FOR: James Trammell (Supervisor) / James Reagan (Examiner)

SIRS:

Withdrawal of Finality of Office Action mailed MAY -10- 2005 for Application Number: 09/396005

We respectfully submit that the finality should be withdrawn for the following reasons: .

- 1) At page 8 at para 13 of Final Office Action letter the examiner asserted that the applicant did not present arguments in the pending response. We respectfully submit that this is because the examiner had only considers our response faxed on March-17-2005 and ignored our January-11-2005 response (with 74 pages). Please note that our March 17 response was merely for compliance to 37 CFR 1.21 and therefore it only listed the claims (and without remarks).

In fact the Action Letter March -13-2005 clearly acknowledged our Jan 11-2005 but found 37 CFR 1.21 wanting and we reply March 17. In this light and from our reading of the Final action letter where most of the examiner's arguments are repeated to our Jan 11 2005 response, we can only conclude the examiner had failed to consider our Jan 11 response in his assessment and hence this finality is not conclusive.

Thank you and sincerely,


Khai Hee Kwan.

Customer Number 023336

Date: 22 MAY 2005

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